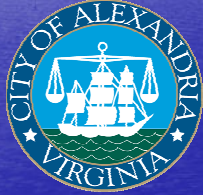


Flood Insurance Rate Map Public Informational Meeting



December 7, 2009

Introductions



FEMA



- City of Alexandria
Emily Baker, City Engineer
Craig Perl, Project Manager
- FEMA, Region III
David Odegard, Insurance Specialist
Tucker Clevenger, AMEC
- U.S. Army Corps of Engineers, Baltimore District
Craig Thomas, Technical Specialist

What's Happening?

FEMA issued a PRELIMINARY
Flood Insurance Rate Map (FIRM)
and Flood Insurance Study (FIS)
for Alexandria
on September 16, 2009

Why are we here tonight?

- Direct invitations
 - Newly in the floodplain
 - Newly out of the floodplain
 - Still in the floodplain
- Other interested parties

What does this mean to residents?

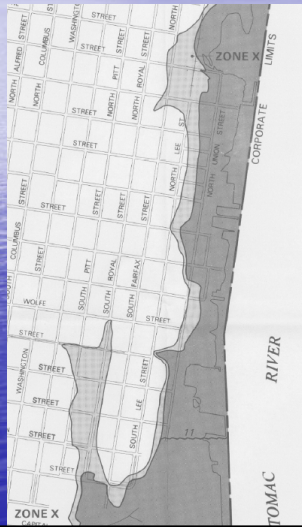
- Some additional properties will be required to purchase flood insurance
- Some properties will no longer be required to purchase flood insurance, but can do so at substantially reduced rates
- Some properties will have different requirements for construction permits

Changes

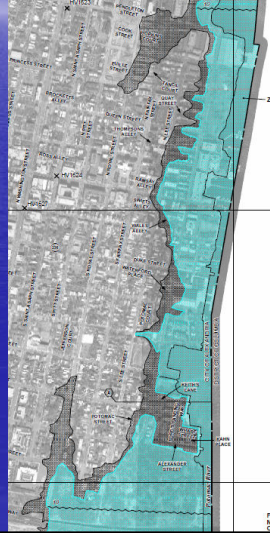
- New analysis for Cameron Run watershed
- Uses 2-foot contour topography provided by City to delineate floodplains
- Incorporates previous Letter Revisions
- Digital format
- New vertical datum

Format changes

1991



2009

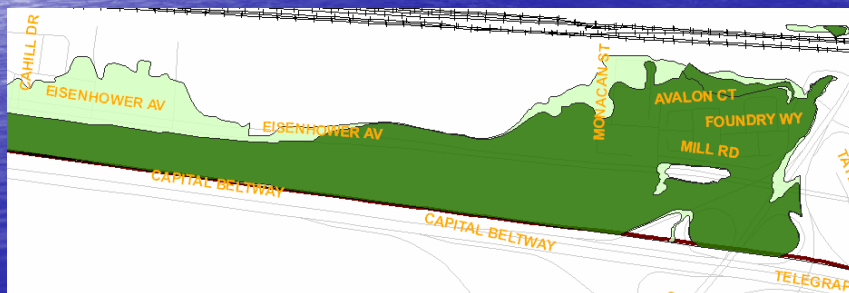
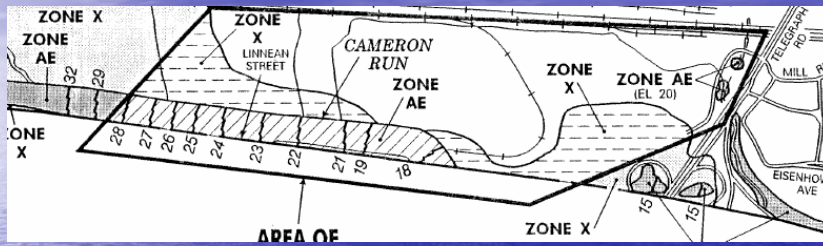


Eisenhower Valley/Cameron Run

- Cameron Run watershed restudied, based on recent survey
- Extensive flooding in June 2006

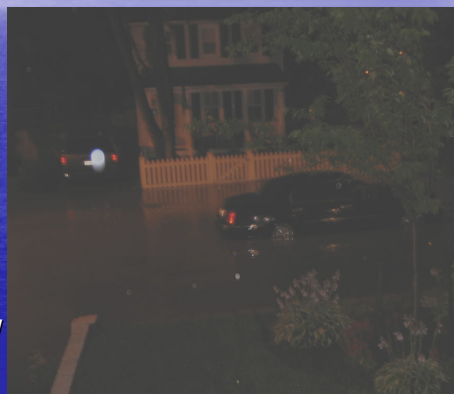


Eisenhower Valley/Cameron Run

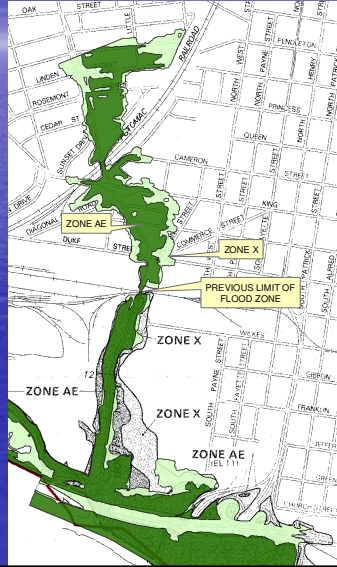


Rosemont/Hooff's Run

- Not previously mapped as a special flood hazard area
- Underground channel has limited capacity
- Considerable flooding in June 2006
- USACE performed 2-dimensional unsteady flow modeling to refine floodplain



Rosemont/Hooff's Run



Cameron Station/Backlick Run

- Developer constructed rectangular concrete channel to contain 100-year flood
- Latest models show higher flood discharge
- Some additional floodplain mapped in west end of Cameron Station



Cameron Station/Backlick Run

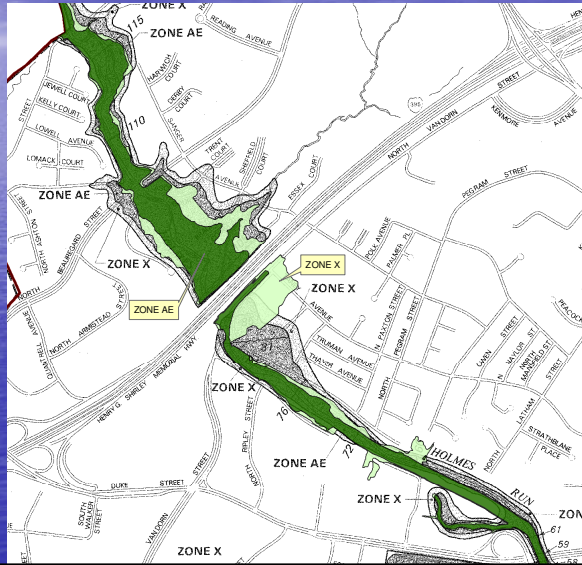


Brookville/Holmes Run

- Holmes Run restudied as part of Cameron Run watershed
- Use of better topography generally reduces number of properties in floodplain



Brookville/Holmes Run

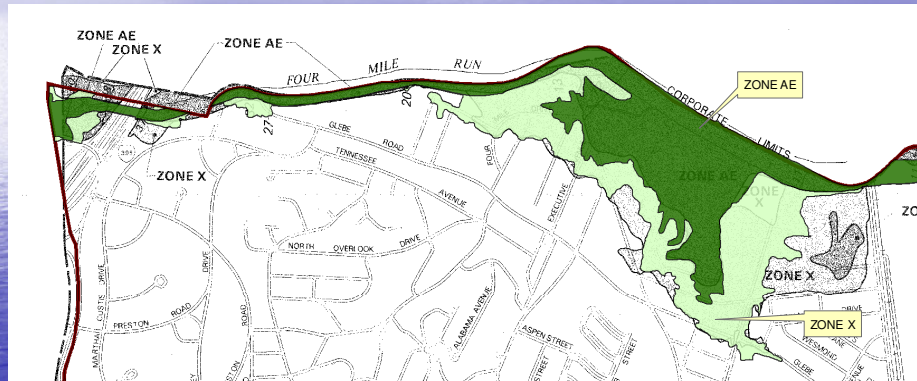


Arlandria/Four Mile Run

- Changes in FEMA's levee mapping procedures
- Updated based on new topography
- Little change overall



Arlandria/Four Mile Run

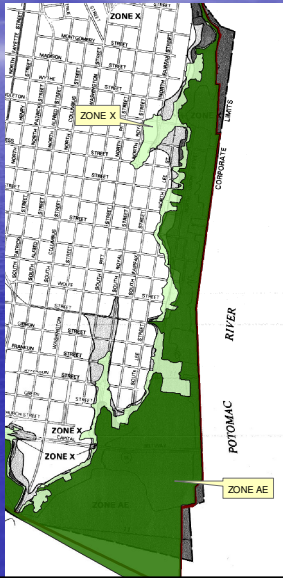


Old Town/Potomac River

- Flood profile replaces constant elevation
- Vertical datum change
- Improved floodplain delineation



Old Town/Potomac River



Citywide

- More accurate topography shows fewer parcels in floodplain
- On net, number of floodplain parcels decreases

What is the City's role?

- Floodplain management
- Community Rating System
 - "7" Rating
 - 15% Discount on Flood Insurance
- Data repository

How will Preliminary FIRM be used now?

- Flood Insurance requirements and rates will be based on May 15, 1991 FIRM until new FIRM becomes effective
- Development and permit review already takes Preliminary FIRM into account

What happens next?

- 90-day public appeal period starts shortly
- FEMA evaluates appeals, if any
- Letter of Final Determination issued
- City has 6 months to adopt new floodplain ordinance
- Anticipated effective date Summer 2010

What can residents do?

- Know your risk, Reduce your risk, Insure your risk; what they should know and what they should do to reduce their risk to flooding
- Mandatory purchase requirements
- Where they can find maps online, old and new
- Options for appealing the determination: BFE and topographic contour lines
- Talk to community officials; attend any community meetings about new maps
- Talk to insurance agent about insurance options.
- Grandfathering

Grandfathering

- Grandfathering is the entitlement to be rated in a lower cost Flood Zone (X Zone) after a map change. Two types of Grandfathering, Pre-FIRM and Post-FIRM. DOES NOT APPLY TO PRP. See Grandfathering Fact Sheet.
- PRP = \$360; X Zone = \$1070; Pre-FIRM A Zone + \$1950
- Pre-FIRM relies on Continuous Coverage, NFIP policy must be in effect before the new FIRM effective date.
- Post-FIRM relies on Built in Compliance to the FIRM in effect at the time of construction, homeowner and insurance agent must provide documentation, local official can help. Can also use Continuous Coverage.

Design and Build for Lower Rates

- Post-FIRM Plus Elevation Residential Rates Zone AE for More than One Floor with Enclosure

<u>Elevation</u>	<u>Rates</u>	<u>Premium for \$100,000 Building</u>
- -1	\$1.90/.67	\$1,368
- At BFE	\$0.74/.09	\$ 480
- +1	\$0.31/.08	\$ 218
- +2	\$0.25/.08	\$ 182
- +3	\$0.24/.08	\$ 176
- +4	\$0.24/.08	\$ 176

- Post-FIRM Minus Elevations Not Eligible for CRS Discount
- Minus 2 and above Submit for Rate, usually adds \$200 to \$400 if no living space below the BFE

Summary

- Contact your insurance agent to ensure favorable rates
- Actual risk of flooding hasn't changed
- Any property can be flooded

Maintain flood insurance coverage

Questions?

For More Information

FEMA
Map Assistance Center
877-FEMA-MAP
FloodSmart.gov

City of Alexandria
Engineering & Design Division
703-746-4045
Alexandriava.gov/FloodMap